UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

In re: LAWRENCE EDWARD CREED Debtor(s)	Case No. 15-40892-R

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Carey D. Ebert, Chapter 13 Trustee, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 05/14/2015, and was converted to chapter 13 on 09/14/2015.

2) The plan was confirmed on 02/05/2016.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA .

4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/12/2016.

5) The case was converted on 10/16/2016.

6) Number of months from filing to last payment: 0.

7) Number of months case was pending: 17.

8) Total value of assets abandoned by court order: NA .

9) Total value of assets exempted: $99,935.00.

10) Amount of unsecured claims discharged without payment: $0.00.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	$7,946.00
Less amount refunded to debtor	$5.00

NET RECEIPTS: **$7,941.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	$2,700.00
Court Costs	$0.00
Trustee Expenses & Compensation	$718.14
Other	$0.00

TOTAL EXPENSES OF ADMINISTRATION: **$3,418.14**

Attorney fees paid and disclosed by debtor: $800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI, INC	Unsecured	615.00	NA	NA	0.00	0.00
AFNI, INC	Unsecured	360.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AS AGE	Unsecured	1,250.00	2,890.36	2,890.36	0.00	0.00
CHASE CARD	Unsecured	3,023.00	NA	NA	0.00	0.00
CHRIS GERSTNER	Unsecured	13,713.07	NA	NA	0.00	0.00
COLLIN COUNTY JUSTICE COURT	Unsecured	500.00	NA	NA	0.00	0.00
COLONIAL SAVINGS MORTGAGE	Secured	126,000.00	NA	NA	0.00	0.00
CONN APPLIANCES, INC. D/B/A CONI	Secured	13,832.00	9,909.11	9,909.11	0.00	0.00
COVERGENT	Unsecured	895.62	NA	NA	0.00	0.00
ECMC	Unsecured	NA	70,456.74	70,456.74	0.00	0.00
FANDISTG	Unsecured	29,667.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	25,000.00	24,137.18	24,137.18	3,222.58	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	16,696.71	16,696.71	0.00	0.00
JAMIE MCFERON AND BRADLEY MU	Secured	NA	6,084.54	6,084.54	644.84	0.00
LINEBARGER GOGGAN BLAIR & SAN	Unsecured	234.00	NA	NA	0.00	0.00
LINEBARGER GOGGAN BLAIR & SAN	Unsecured	282.10	NA	NA	0.00	0.00
MCCREARY VESELKA BRAGG & ALI	Unsecured	267.80	NA	NA	0.00	0.00
MCCREARY VESELKA BRAGG & ALI	Unsecured	440.70	NA	NA	0.00	0.00
MCCREARY VESELKA BRAGG & ALI	Unsecured	349.70	NA	NA	0.00	0.00
MCCREARY VESELKA BRAGG & ALI	Unsecured	288.60	NA	NA	0.00	0.00
MCCREARY VESELKA BRAGG & ALI	Unsecured	375.70	NA	NA	0.00	0.00
PETER BENNETT	Unsecured	5,000.00	NA	NA	0.00	0.00
SUNTRUST BK TAMPA BAY	Secured	38,842.00	38,904.30	38,904.30	0.00	0.00
SYNCHRONY BANK	Unsecured	2,353.00	2,402.45	2,402.45	0.00	0.00
TEXANS CREDIT UNION	Unsecured	4,077.00	4,132.44	4,132.44	0.00	0.00
TEXAS DEPT. OF PUBLIC SAFETY	Unsecured	2,000.00	NA	NA	0.00	0.00
TEXAS DEPT. OF PUBLIC SAFETY	Unsecured	500.00	NA	NA	0.00	0.00
TEXAS DEPT. OF PUBLIC SAFETY	Unsecured	500.00	NA	NA	0.00	0.00
TEXAS DEPT. OF PUBLIC SAFETY	Unsecured	500.00	NA	NA	0.00	0.00
TITLEMAX OF TEXAS, INC. D/B/A TIT	Secured	1,958.14	1,958.14	1,958.14	150.72	47.27
TITLEMAX OF TEXAS, INC. D/B/A TIT	Secured	4,523.82	4,523.82	4,523.82	348.24	109.21

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	$0.00	$0.00	$0.00
Mortgage Arrearage	$0.00	$0.00	$0.00
Debt Secured by Vehicle	$45,386.26	$498.96	$156.48
All Other Secured	$15,993.65	$644.84	$0.00
TOTAL SECURED:	**$61,379.91**	**$1,143.80**	**$156.48**
Priority Unsecured Payments:			
Domestic Support Arrearage	$0.00	$0.00	$0.00
Domestic Support Ongoing	$0.00	$0.00	$0.00
All Other Priority	$24,137.18	$3,222.58	$0.00
TOTAL PRIORITY:	**$24,137.18**	**$3,222.58**	**$0.00**
GENERAL UNSECURED PAYMENTS:	**$96,578.70**	**$0.00**	**$0.00**

Disbursements:

Expenses of Administration	$3,418.14	
Disbursements to Creditors	$4,522.86	
TOTAL DISBURSEMENTS :		**$7,941.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/24/2017 By: /s/ Carey D. Ebert, Chapter 13 Trustee

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

This is to certify that a true and correct copy of the foregoing Chapter 13 Standing Trustee's Final Report and Account has been served upon the following parties in interest by mailing a copy of same to them via first class mail on the date set forth below.

LAWRENCE EDWARD CREED
2404 BERETTA
MESQUITE, TX 75181

VERONICA DEAVER
LAW OFFICES OF VERONICA DEAVER
P. O. BOX 2248
MCKINNEY, TX 75070

Dated: February 24, 2017

/s/ Carey D. Ebert, Chapter 13 Trustee
Office of the Standing Chapter 13 Trustee